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P ECOMBINED DECLARA	TION FOR PATENT APPL	ICATION AND POWE	R OF ATTORNEY
P E WIBINED DECLARA	U.S. DEPARTMEN	T OF COMMERCE	
(C)	Patent and Tra		
1 2 2004	A	TTORNEY DOCKET NO.: 0	056105-5002
As a below named inventor, I hereby My residence, post office address and	declare that: l citizenship are as stated below nex	t to my name,	
I believe I am the original, first and s names are listed below) of the subject	ole inventor (if only one name is lis	ted below) or an original, first	and joint inventor (if plural nvention entitled:
AN ENHANCED SYSTEM FOR	R ELECTRONIC FUNDS TRANS FOR ENCRYPTION AN	FER AND ELIMINATION D PRIVACY	OF THE PAYEE'S NEED
The specification of which:			
is attached hereto; or			
was filed as United States applicate	tion Serial No. <u>10/786,023</u> on <u>Febru</u>	ary 26, 2004 and was amended	d on (if applicable); or
was filed as PCT international applic On (if applicable).	ation Number on and	was amended under PCT Artic	cle 19
I hereby state that I have reviewed an amended by any amendment referred	nd understand the contents of the about to above.	ove-identified specification, in	cluding the claims, as
I acknowledge the duty to disclose to claims presented in this application i	o the U.S. Patent and Trademark Offin accordance with Title 37, Code of	ice information which is mate Federal Regulations Section 1	rial to the patentability of56.
I hereby claim foreign priority benef application(s) for patent or inventor's country other than the United States inventor's certificate or any PCT inte filed by me on the same subject matt	s certificate or Section 365(a) of any of America listed below and have all emational application(s) designating	PCT international application lso identified below any foreig at least one country other than	(s) designating at least one in applications(s) for patent or in the United States of America
PRIOR FOREIGN APPLICATION(S):		
COUNTRY		DATE OF FILING	DDIODEEL CL AD CED
(if PCT, indicate PCT)	APPLICATION NUMBER	(day, month, year)	PRIORITY CLAIMED Yes No
			Yes No
			Yes No
			Yes No

	Combined	Declaration for Pate ATTOR	ent Application an NEY DOCKET N		
I hereby claim the application(s) list	e benefits under Title 35, ed below.	, United States Code	Section 119(e) of	f any United Sta	tes provisional
	U.S. PRC	OVISIONAL APPLI	CATIONS		·
U.S. PROVISIONAL API			FILING DATE:		
60/450,754		February 2	28, 2003		
Section 365(c) of below and, insofa application(s) in acknowledge the material to the pa Regulations, Sect	e benefit under Title 35, any PCT international ar as the subject matter of the manner provided by the duty to disclose to the Utentability of claims pression 1.56 which became anternational filing date of	pplication(s) designated feach of the claims of the first paragraph of S. Patent and Trade sented in this applicated available between the	ating the United S of this application f Title 35, United mark Office all in tion in accordance	tates of America is not disclosed States Code, Sectormation know e with Title 37,	a that is/are listed I in that/those prior ction 112, I vn to me to be Code of Federal
BENEFIT: U.S. OR PCT IN	PLICATIONS OR PCT I			DESIGNATIN	G THE U.S. FOR
APPLIC.			US (Check One)	1	ANDONED
APPLICATION NO.	FILING DATE	PATENTED	PENDING	AE	BANDONED
					<u> </u>
]
& Bockius LLP i	FORNEY: As a named in the Customer atent and Trademark Office Number.	Number provided b	elow to prosecute	this application	and to transact all
Customer Numbe					
Direct Telephone Calls To): -				
		202-739-3000			

Combined Declaration for Patent Application and Power of Attorney -	(Continued)
ATTORNEY DOCKET NO.: 56105-5002	•

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF SOLE	Franco Modigliani (deceased, by his executor)		
OR FIRST INVENTOR	Se	reno bodisliani Executix	
RESIDENCE &	CAMBRIDGE,	COUNTRY OF	
CITIZENSHIP	-Belmont, MA	CITIZENSHIP United States of America	
POST OFFICE	25 Clark Street 1010 ME	EMORIAL DRIVE, 208	
ADDRESS	Belmont, MA 02178 CAMBE	210GE, MA 02138	
FIRST OR SOLE INVENTOR'S SIG	NATURE	DATE	
_	highiani Excentrix	6/29/04	
FULL NAME OF SECOND INVENTOR	Richard James O'Brien	·	
RESIDENCE &		COUNTRY OF	
CITIZENSHIP	Lisle, IL	CITIZENSHIP United States of America	
POST OFFICE	4249 White Birch Drive		
ADDRESS	Lisle, IL 60532		
SECOND INVENTOR'S SIGNATUR	E	DATE	
FULL NAME OF THIRD INVENTOR	Francis M. Vitagliano		
THIRD INVENTOR			
RESIDENCE &		COUNTRY OF CITIZENSHIP	
CITIZENSHIP	Boston, MA	United States of America	
POST OFFICE	117 Revere Street		
ADDRESS	Boston, MA 02114		
THIRD INVENTOR'S SIGNATURE	1 - 1 -	DATE	
Tronus M. VI	taglions	6/29/04	

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COMBINED DECLAR	ATION FOR PATENT APPL U.S. DEPARTMEN	ICATION AND POW	ER OF ATTORNEY
/	U.S. DEPARTMEN	T OF COMMERCE	
	Patent and Tra	demark Omce	
	A	TTORNEY DOCKET NO.:	056105-5002
a below named inventor, I hereby residence, post office address a	oy declare that: and citizenship are as stated below nex	t to my name,	•
elieve I am the original, first and nes are listed below) of the subje	sole inventor (if only one name is list oct matter which is claimed and for w	ted below) or an original, firs hich a patent is sought on the	t and joint inventor (if plural invention entitled:
in enhanced system fo	OR ELECTRONIC FUNDS TRANS FOR ENCRYPTION AN	FER AND ELIMINATION ID PRIVACY	OF THE PAYEE'S NEED
e specification of which:			ي :
attached hereto; or			
	cation Serial No. <u>10/786,023</u> on <u>Febru</u>		•
s filed as PCT international appl (if applicable).	lication Number on and	was amendod under PCT Art	icle 19
ended by any amendment refam			, v.
	A Ale TT S. Besset and Trademovic Off	ice information which is mat	torial to the patentability of
tims presented in this application	in accordance with Title 37, Code of	Ledkist Kekntymms accrom	
nims presented in this application hereby claim foreign priority ben plication(s) for patent or invento matry other than the United State	efits under Title 35, United States Cook's certificate or Section 365(a) of any sectional America listed below and have also retired at America listed below and base at the metional amplications of the light and listed below and base at the metion of the light and listed below and base at the metion of the light and listed below and base at the listed below and base at	le, Section 119(a)-(d) or Section PCT international application identified below any foreit at least one country other that	tion 365(b) of any foreign in(s) designating at least one ign applications(s) for patent of an the United States of Americ
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ims presented in this application creby claim foreign priority benefication(s) for patent or invento many other than the United State enter's certificate or any PCT in d by me on the same subject many for patents of the same subject many process or the same subjec	n in accordance with Title 37, Code of effits under Title 35, United States Cook's certificate or Section 365(a) of any so of America listed below and have a sternational application(s) designating after having a filing date before that of M(S): APPLICATION NUMBER	recent Regulations Section le, Section 119(a)-(d) or Section PCT international applications identified below any forest at least one country other that the application(s) of which purpose the purpose of the purpose o	tion 365(b) of any foreign (s) designating at least one (gn applications(s) for patentia an the United States of Americ priority is claimed. PRIORITY CLAIMED Yes No
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time presented in this application tereby claim foreign priority benulation(s) for patent or invento tentry other than the United State remtor's certificate or any PCT in ed by me on the same subject institute for the same subject in same subject i	n in accordance with Title 37, Code of effits under Title 35, United States Cook's certificate or Section 365(a) of any so of America listed below and have a sternational application(s) designating after having a filing date before that of M(S): APPLICATION NUMBER	recent Regulations Section le, Section 119(a)-(d) or Section PCT international applications identified below any forest at least one country other that the application(s) of which purpose the purpose of the purpose o	tion 365(b) of any foreign (s) designating at least one (gn applications(s) for patentia an the United States of Americ priority is claimed. PRIORITY CLAIMED Yes No

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	Combined	Declaration for Pate ATTORI	nt Application and NEY DOCKET NO	Power of Attorney - (Continuo): 56105-5002
I hereby claim the application(s) list	o benefits under Title 35 ted below.	, United States Code	Section 119(e) of a	my United States provisional
		OVISIONAL APPLI	CATIONS	
U.S. PROVISIONAL API	LICATION NO.		FILING DATE:	
0/450,754)/450,754		8, 2003	
below and, insoft application(s) in acknowledge the material to the pa Regulations, Secondarional or PCT in	ar as the subject matter of the manner provided by duty to disclose to the U mentability of claims pro- tion 1.56 which became international filing date of	of each of the claims of the first paragraph of I.S. Patent and Trades sented in this applica- available between the of this application:	of this application is Title 35, United St mark Office all info tion in accordance to filing data of the p	tes of America that is/are listed a not disclosed in that/those price ates Code, Section 112, I ormation known to me to be with Title 37, Code of Federal prior application(s) and the DESIGNATING THE U.S. FOR
U.S. OR PCT IN	TERNATIONAL ATIONS	STATI	US (Check One)	
APPLICATION NO.	FILING DATE	PATENIED	PENDING	ABANDONED
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& Bockius LLP in the Potential to that Customer	ncluded in the Customes etent and Trademark Off Number.	r Number snovided be	clow to prosecute th	practitioners of Morgan, Lewin his application and to transact a all correspondence be addresse
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Combined Declaration for Patent Application and Power of Attorney - (Continued) ATTORNEY DOCKET NO.: 56105-5002			
information and belief are believe willful false statements and the lil	te so made are punishable by fine or im , and that such willful false statements :	ments were made with the knowledge that prisonment, or both, under Section 1001 of	
FULL NAME OF SOLB OR FIRST INVENTOR	Franco Modigliani (deceased, by his executor)		
RESIDENCE & CITIZENSHIP	Belmont, MA	COUNTRY OF CITIZENSHIP United States of America	
POST OFFICE ADDRESS	25 Clark Street Belmoni, MA 02178		
FIRST OR SOLB INVENTOR'S SIG	NATURE	DATE	
FULL NAME OF SECOND INVENTOR	Richard James O'Brien		
RESIDENCE & CITIZENSHIP	Lisle, IL	COUNTRY OF CITIZENSHIP United States of America	
POST OFFICE ADDRESS	4249 White Birch Drive Lisle, IL 60532		
SECOND INVENTOR'S SIGNATUR	B	7. D8-04	
FULL NAME OF THURD INVENTOR	Francis M. Vimgliano		
RESIDENCE & CITIZENSHIP	Bosnon, MA	COUNTRY OF CITIZENSHIP United States of America	
POST OFFICE ADDRESS	117 Revere Street Boston, MA 02114		
THIRD INVENTOR'S SIGNATURE		DATE	

MIDDLESEX

Division

Commonwealth of Massachusetts The Trial Court **Probate and Family Court Department**

Probate of Will Wit Name of Decedent <u>FRANCO MODIGLIANI</u>	h/Without Sureties		Le
	CAMBBIBGE	MINDLECEA	
Oomicile at Death 1010 MEMORIAL DRIVE (Street and No.)	CAMBRIDGE (City or Town)	MIDDLESEX (County)	(zip)
Date of Death SEPTEMBER 25, 2003	(0.0) 0. 10	(Oddiny)	(44)
Name and address of Petitioner(s) SERENA MODIGLIANI,	1010 MEMORIAL DRIVE,	CAMBRIDGE MA 02138	
	EXF.	CUTRIX & SPOUSE	
Heirs at law or next of kin of dece			
		•	
Name Resident (minors and incompetents		Relationship	
<u>SERENA MODIGLIANI, 1010 MEMORIAL DRIVE, CAMBRIDGE</u>	C, MA 02138	SPOUSE	
SERGIO MODIGLIANI, 134 SALISBURY ROAD, BROOKLINE,		SON	
NDREA MODIGLIANI, 3054 LAKE HAVEN COURT, ANN ARE	OR, MICHIGAN 48105	SON	
hat said deceased left a will - and oodicil(s) - herewit	h presented, wherein yo	ur petitioner (s) is/ are na	amed
and wherein the testat OR had requested that your p	etitioner (s) -be exempt from	m aivina surety on bis/he	r/their
ond (s).	cationici(3) be exempt not	in giving surety on mo rne	1/111611
The petitioner(s) hereby certif IES that a copy of thi			
Massachusetts 01615. Wherefore your petitioner(s) pray(s) that said will - acceptable be appointed execut rix thereof, with/withdenalties of perjury that the statements herein contained some occupance occurrence. Since occupance occurrence is a second occurrence	out surety on-his/her/their-	bond(s) and certif <u>f</u> eand her/ their k nowledge and l	ier the
he undersigned hereby assent to the foregoing petition	and to the allowance of t	he will without testimony	·.
-			
DEC	REE		
In persons interested having been notified in accordance made thereto, it is decreed that said instrument(s) be appleceased, and that said petitionen(s): Serena Modig. of Cambridge, County of Middlesex	roved and allowed as the	ented and no objections last will and testament of	being said
end	χοχ		
		be app	ointed
execut rix thereof, first giving bond with out	elireties for the due p	eformance of said trust.	
DateAN 3 0 2004	+ + + + + + + + + + + + + + + + + + +	The same of the	
`.	JUSTICE OF THE PRO	BATE AND FAMILY COURT	
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DATED			
JUN 0 4 2004			
•	f	the Prohote and	
I, the undersigned HEREBY CERTIFY the	at I am me Register of	twofthe records of	

Family Court in the County of Middlesex, that such as I have said Court, and I further Certify that the foregoing is a photographic copy of the decree of appointment of the fiduciary, that said fiduciary has given bond as required by the law and that said appointment remains in full force.

Witness, by my hand and seal of the Probate Court of the Commonwealth of Massachusetts, in Cambridge.

REGISTER OF PROBATE